

## Full Service Cost Proposal *for*University of Kansas



| ECSI's Full Service Rates:                 | Per   | Rate   | Volume | Subtotal   |
|--------------------------------------------|-------|--------|--------|------------|
| In-School Rate                             | Loan  | 0.05   | 1600   | 80.00      |
| In-Grace Rate                              | Loan  | 0.67   | 850    | 569.50     |
| Monthly Repayment Rate                     | Loan  | 0.75   | 2500   | 1,875.00   |
| SAL-Net / Terminal Server Connectivity Fee | Month | 150.00 | 1      | 150.00     |
| Credit Bureau Reporting - Metro (2) Format | Month | 25.00  | 1      | 25.00      |
| Monthly Subtotal                           |       |        |        | \$2,699.50 |

<sup>\*</sup> This ECSI Cost Proposal was created on 02/13/08.

| ECSI Optional Services                                                | Per      | Rate  | Volume     | Subtotal       |
|-----------------------------------------------------------------------|----------|-------|------------|----------------|
| On-Line Entrance Interviews & eSignatures on Prom Notes               | I/S Bwr. | 0.25  |            | \$ -           |
| Award Letter Services (includes Postage)                              | Letter   | 0.75  |            | \$ -           |
| Award Postcard Services (includes Postage)                            | Postcard | 0.80  |            | \$ -           |
| Award Email Services                                                  | Email    | 0.25  |            | \$ -           |
| On-Line Exit Interview Services                                       | Gr. Bwr. | 0.15  |            | \$ -           |
| Exit Notification Letter Services (includes U.S. Postage)             | Letter   | 0.75  |            | \$ -           |
| Exit Notification Postcard Services (includes U.S. Postage)           | Postcard | 0.80  |            | \$ -           |
| Exit Notification Email Services                                      | Email    | 0.25  |            | \$ -           |
| eDisclosure Services (EDS)                                            | I/S Bwr. | 0.05  |            | \$ -           |
| eDisclosure Postcard Services (includes U.S. Postage)                 | Postcard | 0.50  |            | \$ -           |
| Default Prevention Services (DPS)                                     | Borr.    | 5.00  |            | \$ -           |
| DRAP Reporting - Default Reduction Assistance Project                 | Month    | 10.00 |            | \$ -           |
| ECSI Skip Tracing Services via Accurint                               | Skip     | 1.25  |            | \$ -           |
| Cohort Reduction Letters (includes U.S. Postage)                      | Letter   | 1.00  |            | \$ -           |
| 90-Day Due Diligence Phone Call Service                               | Call     | 2.00  |            | \$ -           |
| 90 & 120 Day Collection Letters                                       | Letter   | 1.00  |            | \$ -           |
| Custom Letter Services (includes U.S. Postage)                        | Letter   | 1.00  |            | \$ -           |
| Custom Postcard Services (includes U.S. Postage)                      | Postcard | 0.80  |            | \$ -           |
| Custom Automated Phone Calls                                          | Call     | 1.00  |            | \$ -           |
| Custom Email Services                                                 | Email    | 0.25  |            | \$ -           |
| Foreign Air Mail Postage                                              | Letter   | 0.80  |            | \$ -           |
| Paid-In-Full Thank You Letter Services (includes U.S. Postage)        | Letter   | 1.00  |            | \$ -           |
| Delinquent Receivable Billing & Processing                            | A/R      | 0.75  |            | \$ -           |
| E-OSCAR Services for Credit Bureau Disputes (AUDs & ACDVs)            | Item     | 1.00  |            | \$ -           |
| Perpetual Billing Services                                            | Loan     | 0.41  |            | \$ -           |
| On-Line Emergency Loan Application & eSignature Services              | Арр.     | 3.00  |            | \$ -           |
| Tuition Payment Plan Administration                                   | Арр.     | 25.00 |            | \$ -           |
| 1098-E Processing Services                                            | Form     | 1.00  |            | \$ -           |
| 1098-T Processing Services (\$1.00/Form, \$.80/Postcard, \$.65/Email) | Form     | 1.00  |            | \$ -           |
| Electronic Refund Services (eRefunds)                                 | Refund   | ×     | Please cal | l for pricing. |
| Electronic Bill Presentment & Payment Solution for Current A/R's      | ltem     | *     | Please cal | for pricing.   |
| Optional Services Subtotal                                            |          |       |            | \$ -           |

All ECSI rates are guaranteed for the life of the contract (with the exception of future postage increases which will be added to subsequent invoices). All necessary materials emanating from ECSI are included in this charge. Furthermore, it is understood that all costs for programming, systems design, and consultation are to be borne by ECSI. After your review, if you have any questions, please feel free to contact ECSI at 1-800-437-6931 or email us at <a href="mailto:sales@ecsi.net">sales@ecsi.net</a>. Thanks again for your interest in ECSI. We'd greatly appreciate your business!



## Full Service Cost Proposal *for*University of Kansas



| ECSI's Industry Leading Customer Service & Support  " Unlimited SAL-Net Access (24 × 7) - Zero Downtime " Unlimited Customer Service (7:30 am - 8:00 pm EST)  N/A Free " Remittance Statement & Check Imaging, Scanning, and Storage " Remittance Statement & Check Imaging, Scanning, and Storage " Courterty Fmall Service for Payment Processing Confirmation N/A Free " Courterty Fmall Service for Payment Processing Confirmation N/A Free " Courterty Fmall Service for Payment Processing Confirmation N/A Free " N/A Free N/A Free " N/A Free N/A Free " N/A Free N/A Free " Sold Chart (Or-Line, Instant Message Customer Service Tool) N/A Free " Sold Chart Message Customer Service Tool) N/A Free " Sold Chart Message Customer Service Tool) N/A Free " Allity Integrated and Interactive ECSI Website (Updated Daily) " Result of N/A Free " Sold Statements (Stored on ECSI Website Forever) N/A Free " Ability to View Current Account Status (Balances, Payoffs, etc.) " On-Line Forms (ACH, Deferment, Cancellation, & Forbearance) " N/A Free N/A F | ECSI's Full Service Includes The Following:                        | Per      | Rate | Volume | Subtotal |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|----------|------|--------|----------|
| * Unlimited Customer Service (7:30 am - 8:00 pm EST)  * All Processing & Support (Phone, Payments, Entitlements, etc.)  * Remittance Statement & Check Imaging, Scanning, and Storage  * Courtesty Email Service for Payment Processing Confirmation  * No Automated Phone System or Voicemail  * Pree  * No Automated System | ECSI's Industry Leading Customer Service & Support                 | N/A      | Free | N/A    | Free     |
| ** AII Processing & Support (Phone, Payments, Entitlements, etc.)  ** Remilitance Statement & Check Imaging, Scanning, and Storage  ** Courtesty Email Service for Payment Processing Confirmation  ** No Automated Phone System or Voicemail  ** Repair Statements (ESI Website (Updated Daily)  ** Pree** N/A Free  ** Payment Options via ACH and/or Credit Card  ** Payment Options via Caccular Status (Balances, Payoffs, etc.)  ** Ability to View Current Account Status (Balances, Payoffs, etc.)  ** On-Line Tax Forms (1098E's & 1098T's are Optional Services)  ** On-Line Tax Forms (1098E's & 1098T's are Optional Services)  ** On-Line Tax Forms (1098E's & 1098T's are Optional Services)  ** Accumail U.S. Postal Corrective Software + Postal Pre-Sort  ** Accumail U.S. Postal Corrective Software + Postal Pre-Sort  ** Repayment Options: Exclorinc Bills or Paper  ** Accumail U.S. Postal Corrective Software + Postal Pre-Sort  ** Pool 150, 240 Grace Audit Notices  ** 90, 150, 240 Grace Audit Notices  ** 90, 150, 240 Grace Audit Notices  ** 60-Day Final Demand Notice  ** Pre-Acceleration & Acceleration Letters  ** On-Line Tax Forms (1008E)  ** Pre-Acceleration & Acceleration Letters  ** N/A Free  ** Pre-Acceleration & Acceleration Module  ** Active Acceleration & Acceleration Module  ** Active Acceleration & Acceleration Module  ** Active Acceleration File Match Interface for Exit Purposes  ** Automatic Titckler/Review System  ** N/A Free  ** Accounting Feevices (1999% Error-Free Rating)  ** N/A Free  ** Accounting Feevices (1998 Error-Free Rating)  ** N/A Free  ** Accounting Feevices (1998 Error-Free Rating)  ** N/A Free  ** Accounting Feevices (1998 Error-Free Rating)  ** N/A Free  ** N/A Free  ** Acc | * Unlimited SAL-Net Access (24 x 7) - Zero Downtime                | N/A      | Free | N/A    | Free     |
| **Remittance Statement & Check Imaging, Scanning, and Storage                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | * Unlimited Customer Service (7:30 am - 8:00 pm EST)               | N/A      | Free | N/A    | Free     |
| **Courtesty Email Service for Payment Processing Confirmation N/A Free N/A Free  **No Automated Phone System or Volcemall N/A Free N/A Free  **No Automated Phone System or Volcemall N/A Free N/A Free  **Bold Chat (On-Line, Instant Message Gustomer Service Tool) N/A Free N/A Free  **Bold Chat (On-Line) System or Volcemall N/A Free N/A Free  **Payment Options via ACH and/or Credit Card N/A Free N/A Free  **eBilling Statements (Stored on ECSI Website Forever) N/A Free N/A Free  **Ability to View Current Account Status (Balanes, Payoffs, etc.) N/A Free N/A Free  **Ability to View Current Account Status (Balanes, Payoffs, etc.) N/A Free N/A Free  **On-Line Forms (ACH, Deferment, Cancellation, & Forbearance) N/A Free N/A Free  **On-Line Tax Forms (1098E) & 1098Ts are Optional Services) N/A Free N/A Free  **Accumall U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free  **Accumall U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free  **Accumall U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free  **Accumall U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free  **Apayment Options: ACH, Credit Cards, Coupons, Checks, etc. N/A Free N/A Free  **A Dilling Statements & Past Due Notices N/A Free N/A Free  **Monthly Billing Statements & Past Due Notices N/A Free N/A Free  **Monthly Billing Statements & Past Due Notices N/A Free N/A Free  **O-Day Final Demand Notice N/A Free N/A Free  **ALTOMATION ACCURRENT OF Interface Programs N/A Free N/A Free  **ALTOMATION ACCURRENT OF Interface Programs N/A Free N/A Free  **ALTOMATION ACCURRENT OF Interface Programs N/A Free N/A Free  **ALTOMATION ACCURRENT OF Interface Programs N/A Free N/A Free  **ALTOMATION ACCURRENT OF Interface N/A Free  **ALTOMATION ACCURRENT OF Interface N/A Free  **ALTOMATION ACCURRENT OF Interface N/A Free  **N/A Free N/A Free  **ALTOMATION ACCURRENT OF Interface N/ | * All Processing & Support (Phone, Payments, Entitlements, etc.)   | N/A      | Free | N/A    | Free     |
| **No Automated Phone System or Voicemail N/A Free **N/A Free **Bold Chat (On-Line, Instant Message Customer Service Tool) N/A Free N/A Free **N/A Free N/A Free **Polly Integrated and Interactive EGSI Website (Updated Daily) N/A Free **N/A Free **Polly Integrated and Interactive EGSI Website Forever) N/A Free **N/A Free **Polling Statements (Stored on EGSI Website Forever) N/A Free **N/A Free **N/A Free **On-Line Forms (ACH. Deferment, Cancellation, & Forbearance) N/A Free N/A Free **On-Line Forms (ACH. Deferment, Cancellation, & Forbearance) N/A Free N/A Free **On-Line Forms (IO98E's & 1098E's are Optional Services) N/A Free N/A Free **On-Line Forms (IO98E's & 1098E's are Optional Services) N/A Free N/A Free **On-Line Tax Forms (IO98E's & 1098E's are Optional Services) N/A Free N/A Free **Accumail U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free N/A Free **Accumail U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free N/A Free **On-Line Tax Forms (IO98E's & 1098E's & 1 | * Remittance Statement & Check Imaging, Scanning, and Storage      | N/A      | Free | N/A    | Free     |
| ** Bold Chat (On-Line, Instant Message Customer Service Tool)  **Free N/A Free N/A Free N/A Free N/A Free ** Power Coll to N/A Free N/A Free ** Peyment Options via Act Handror Credit Card N/A Free ** Peyment Options via Act Handror Credit Card N/A Free ** Peyment Options via Act Handror Credit Card N/A Free N/A Free ** Billing Statements (Stored on ECSI Website Forever)  **Ability to View Current Account Status (Balances, Payoffs, etc.) N/A Free N/A Free ** N/A Free ** On-Line Forms (ACH, Deferment, Cancellation, & Forbearance) N/A Free N/A Free ** On-Line Tax Forms (1098F) & 1098F) are Optional Services)  **On-Line Tax Forms (1098F) & 1098F) are Optional Services) N/A Free N/A Free ** N/A Free ** On-Line Tax Forms (1098F) are Optional Services) N/A Free N/A Free ** N/A Free ** Accumail U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free ** Accumail U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free ** N/A F | * Courtesty Email Service for Payment Processing Confirmation      | N/A      | Free | N/A    | Free     |
| Fully Integrated and Interactive ECSI Website (Updated Daily)  **Pelayment Options via ACH and/or Credit Card  **Pelliling Statements (Stored on ECSI Website Forever)  **Ability to View Current Account Status (Balances, Payoffs, etc.)  **On-Line Forms (ACH. Deferment, Cancellation, & Forbearance)  **On-Line Forms (1098E's & 1098T's are Optional Services)  **Billing Statement Options: Electronic Bills or Paper  **Accumali U.S. Postal Corrective Software + Postal Pre-Sort  **Repayment Options: ACH. Credit Cards, Coupons, Checks, etc.  **Pederal Due Diligence Services  **Accumali U.S. Postal Corrective Software + Postal Pre-Sort  **Repayment Options: ACH. Credit Cards, Coupons, Checks, etc.  **N/A Free  **Po. 150, 240 Grace Audit Notices  **Po. 150, 240 Grace Audit Notices  **N/A Free  **Monthly Billing Statements & Past Due Notices  **N/A Free  **N | * No Automated Phone System or Voicemail                           | N/A      | Free | N/A    | Free     |
| * ePayment Options via ACH and/or Credit Card  * eBilling Statements (Stored on ECSI Website Forever)  * Ability to View Current Account Status (Balances, Payoffs, etc.)  * Ability to View Current Account Status (Balances, Payoffs, etc.)  * On-Line Forms (ACH, Deferment, Cancellation, & Forbearance)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * Accumall U.S. Postal Corrective Software + Postal Pre-Sort  * Repayment Options: Lectron Services  * N/A Free N/A Free  * N/A Free N/A Free  * On-Line Tax Forms (1098E's & 1098T's are N/A Free  * On-Line Tax Forms (1098E's & 1098T's are N/A Free  * N/A Free N/A Free  * On-Line Tax Forms (1098E's & 1098T's are N/A Free  * N/A Free N/A | * Bold Chat (On-Line, Instant Message Customer Service Tool)       | N/A      | Free | N/A    | Free     |
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| * Ability to View Current Account Status (Balances, Payoffs, etc.)  * On-Line Forms (ACH. Deferment, Cancellation, & Forbearance)  * On-Line Forms (1098E's & 1098T's are Optional Services)  * N/A Free  * On-Line Tax Forms (1098E's & 1098T's are Optional Services)  * N/A Free  * Accumail U.S. Postal Corrective Software + Postal Pre-Sort  * Repayment Options: ACH. Credit Cards, Coupons, Checks, etc.  * N/A Free   | * ePayment Options via ACH and/or Credit Card                      | N/A      | Free | N/A    | Free     |
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| Billing Statement Options: Electronic Bills or Paper  * Accumail U.S. Postal Corrective Software + Postal Pre-Sort  * Accumail U.S. Postal Corrective Software + Postal Pre-Sort  Repayment Options: ACH, Credit Cards, Coupons, Checks, etc.  * Repayment Options: ACH, Credit Cards, Coupons, Checks, etc.  * Repayment Options: ACH, Credit Cards, Coupons, Checks, etc.  * N/A Free  * 90, 150, 240 Grace Audit Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * Monthly Billing Statements & Past Due Notices  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * Monthly Billing Statements & Past Due Notices  * N/A Free  * N/A Free  * Pre-Acceleration & Acceleration Letters  * N/A Free  * Clearinghouse File Match Interface for Exit Purposes  * N/A Free  * Clearinghouse File Match Interface for Exit Purposes  * N/A Free  * N/ | * On-Line Forms (ACH, Deferment, Cancellation, & Forbearance)      | N/A      | Free | N/A    | Free     |
| * Accumail U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free Repayment Options: ACH, Credit Cards, Coupons, Checks, etc. N/A Free N/A Free Federal Due Diligence Services N/A Free N/A Free * 90, 150, 240 Grace Audit Notices N/A Free N/A Free * 90, 150, 240 Grace Audit Notices N/A Free N/A Free * Monthly Billing Statements & Past Due Notices N/A Free N/A Free * Monthly Billing Statements & Past Due Notices N/A Free N/A Free * Pre-Acceleration & Acceleration Letters N/A Free N/A Free * Pre-Acceleration & Acceleration Letters N/A Free N/A Free N/A Free * Pre-Acceleration & Acceleration Module N/A Free N/A Free N/A Free SAL'S Fully Integrated Collection Module for In-House Collections N/A Free N/A Free N/A Free SAL'S Fully Integrated Collection Module for In-House Collections N/A Free N/A Free N/A Free SCSI's NSLDS Reporting Services (99.9% Error-Free Rating) N/A Free N/A Free N/A Free ECSI's NSLDS Reporting Services (99.9% Error-Free Rating) N/A Free N/A Free N/A Free SCSI's NSLDS Reporting Services (99.9% Error-Free Rating) N/A Free N | * On-Line Tax Forms (1098E's & 1098T's are Optional Services)      | N/A      | Free | N/A    | Free     |
| * Accumail U.S. Postal Corrective Software + Postal Pre-Sort N/A Free N/A Free Repayment Options: ACH, Credit Cards, Coupons, Checks, etc. N/A Free N/A Free Federal Due Diligence Services N/A Free N/A Free * 90, 150, 240 Grace Audit Notices N/A Free N/A Free * 90, 150, 240 Grace Audit Notices N/A Free N/A Free * Monthly Billing Statements & Past Due Notices N/A Free N/A Free * Monthly Billing Statements & Past Due Notices N/A Free N/A Free * Pre-Acceleration & Acceleration Letters N/A Free N/A Free * Pre-Acceleration & Acceleration Letters N/A Free N/A Free N/A Free * Pre-Acceleration & Acceleration Module N/A Free N/A Free N/A Free SAL'S Fully Integrated Collection Module for In-House Collections N/A Free N/A Free N/A Free SAL'S Fully Integrated Collection Module for In-House Collections N/A Free N/A Free N/A Free SCSI's NSLDS Reporting Services (99.9% Error-Free Rating) N/A Free N/A Free N/A Free ECSI's NSLDS Reporting Services (99.9% Error-Free Rating) N/A Free N/A Free N/A Free SCSI's NSLDS Reporting Services (99.9% Error-Free Rating) N/A Free N | Billing Statement Options: Electronic Bills or Paper               | N/A      | Free | N/A    | Free     |
| Federal Due Diligence Services  N/A Free  * 90, 150, 240 Grace Audit Notices  N/A Free  N/A Free  N/A Free  N/A Free  * Monthly Billing Statements & Past Due Notices  N/A Free  |                                                                    | N/A      | Free | N/A    | Free     |
| * 90, 150, 240 Grace Audit Notices  * Monthly Billing Statements & Past Due Notices  * Monthly Billing Statements & Past Due Notices  * 60-Day Final Demand Notice  * 60-Day Final Demand Notice  * Pre-Acceleration & Acceleration Letters    N/A   Free   N/A   Free   N/A   Free                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Repayment Options: ACH, Credit Cards, Coupons, Checks, etc.        | N/A      | Free | N/A    | Free     |
| * Monthly Billing Statements & Past Due Notices  * 60-Day Final Demand Notice  * 60-Day Final Demand Notice  * Pre-Acceleration & Acceleration Letters  * Pre-Acceleration & Acceleration Letters  * Pre-Acceleration & Acceleration Module  * Pre-Acceleration & Acceleration Module  * N/A Free N/A Hilly to Instan | Federal Due Diligence Services                                     | N/A      | Free | N/A    | Free     |
| * 60-Day Final Demand Notice  * Pre-Acceleration & Acceleration Letters  N/A Free  * Pre-Acceleration & Acceleration Letters  N/A Free   | * 90, 150, 240 Grace Audit Notices                                 | N/A      | Free | N/A    | Free     |
| * 60-Day Final Demand Notice  * Pre-Acceleration & Acceleration Letters  N/A Free  * Pre-Acceleration & Acceleration Letters  N/A Free   | * Monthly Billing Statements & Past Due Notices                    | N/A      | Free | N/A    | Free     |
| * Pre-Acceleration & Acceleration Letters  N/A Free  N/A Free  Collection Agency Placement & Retraction Module  N/A Free  N/A Free  N/A Free  N/A Free  SAL's Fully Integrated Collection Module for In-House Collections  N/A Free  N/A Free  Automatic Tickler/Review System  N/A Free  ECSI's NSLDS Reporting Services (99.9% Error-Free Rating)  N/A Free  N/A Free  N/A Free  CSSI's National Student Loan Clearinghouse Deferment Processing  N/A Free                                                                                   |                                                                    | N/A      | Free | N/A    | Free     |
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